

**Information to identify the case:**

Debtor 1	Christine P. Kruse		Social Security number or ITIN xxx-xx-2767
	First Name	Middle Name	Last Name
EIN	-----		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----
	First Name	Middle Name	Last Name
EIN	-----		
United States Bankruptcy Court	District of New Jersey		
Case number:	20-11925-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christine P. Kruse  
fka Christine Kruse-Zitt, fka Christine Zitt

11/19/21

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Christine P. Kruse  
Debtor

Case No. 20-11925-JKS  
Chapter 7

District/off: 0312-2  
Date Rcvd: Nov 19, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Christine P. Kruse, 159 Vista Terrace, Pompton Lakes, NJ 07442-1476
518697306	+ FBCS, Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433
518733676	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518697312	+ MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518697319	++ STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245 address filed with court:, State of NJ Div of Taxation, Box 245, Trenton, NJ 08695
518697316	+ Scott Piekarsky, Esq., Phillips Nizer, 433 Hackensack Avenue, #803, Hackensack, NJ 07601-6453
518796597	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518697318	Specialized Loan Servicing, LLC, 8472 Lucent Blvd, Suite 300, Littleton, CO 80129
518697320	+ Summit Falls Condo Association, Inc., 91 Clinton Road, Suite 2 D, Fairfield, NJ 07004-2913
518697322	+ Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 19 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 19 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Nov 20 2021 01:38:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518697300	+ EDI: TSYS2	Nov 20 2021 01:38:00	Barclays Bank, 125 S West Street, Wilmington, DE 19801-5014
518697301	+ EDI: DVTM.COM	Nov 20 2021 01:38:00	Bridgecrest Formerly DriveTime, Box 29018, Phoenix, AZ 85038-9018
518697302	+ EDI: CAPITALONE.COM	Nov 20 2021 01:38:00	Capital One Bank, 10700 Capital One Way, Richmond, VA 23060-9243
518717113	+ EDI: DVTM.COM	Nov 20 2021 01:38:00	Carvana, LLC, PO Box 29018, Phoenix AZ 85038-9018
518697303	+ EDI: WFNNB.COM	Nov 20 2021 01:38:00	Comenity Bank, One Righter Pkwy, Suite 100, Wilmington, DE 19803-1533
518697304	+ EDI: WFNNB.COM	Nov 20 2021 01:38:00	Comenity Bank/NWYRK&CO, Box 182789, Columbus, OH 43218-2789
518697305	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 19 2021 20:53:39	Credit One Bank, Box 98872, Las Vegas, NV 89193-8872
518697307	EDI: IRS.COM	Nov 20 2021 01:38:00	Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Nov 19, 2021

Form ID: 318

Total Noticed: 39

518697308	EDI: JPMORGANCHASE	Nov 20 2021 01:38:00	JPMCB Card Services, Box 15369, Wilmington, DE 19850
518728232	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 19 2021 20:53:27	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518697309	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 19 2021 20:53:29	Merrick Bank, Box 9201, Old Bethpage, NY 11804-9001
518697310	+ EDI: MID8.COM	Nov 20 2021 01:38:00	Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
518782575	+ EDI: MID8.COM	Nov 20 2021 01:38:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518697311	+ EDI: MID8.COM	Nov 20 2021 01:38:00	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
518697313	+ EDI: AGFINANCE.COM	Nov 20 2021 01:38:00	One Main, Box 1010, Evansville, IN 47708-1464
518714182	+ EDI: AGFINANCE.COM	Nov 20 2021 01:38:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
518802145	EDI: PRA.COM	Nov 20 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Jet Blue, POB 41067, Norfolk VA 23541
518759134	EDI: PRA.COM	Nov 20 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518697315	Email/Text: signed.order@pfwattorneys.com	Nov 19 2021 20:36:00	Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054
518697314	+ EDI: PRA.COM	Nov 20 2021 01:38:00	Portfolio Recovery Services, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4952
518791896	EDI: Q3G.COM	Nov 20 2021 01:38:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518697319	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 19 2021 20:36:00	State of NJ Div of Taxation, Box 245, Trenton, NJ 08695
518697317	+ EDI: SECONDROUND.COM	Nov 20 2021 01:38:00	Second Round Sub, LP, 4150 Freidrich Lane, Suite 1, Austin, TX 78744-1052
518697321	EDI: RMSC.COM	Nov 20 2021 01:38:00	Synchrony Bank, Box 965004, Orlando, FL 32896-5004
518698194	+ EDI: RMSC.COM	Nov 20 2021 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518793693	+ EDI: AIS.COM	Nov 20 2021 01:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518697323	+ EDI: WFFC.COM	Nov 20 2021 01:38:00	Wells Fargo Home Mortgage, Box 10335, Des Moines, IA 50306-0335

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518733702	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0312-2

User: admin

Page 3 of 3

Date Recd: Nov 19, 2021

Form ID: 318

Total Noticed: 39

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 21, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2021 at the address(es) listed below:

Name	Email Address
Antonio G. Bonanni	on behalf of Creditor CARVANA LLC abonanni@hoflawgroup.com, pfranz@hoflawgroup.com
David Wolff	dwtrustee@verizon.net NJ50@ecfcbis.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Ralph A Ferro, Jr	on behalf of Debtor Christine P. Kruse ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 5